



PRESS RELEASE

FOR IMMEDIATE RELEASE
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THREE CHARGED IN BANK AND CREDIT CARD FRAUD SCHEME

PHOENIX, ARIZONA -- The United States Attorney's Office for the District of Arizona announced that on July 24, 2003, a federal grand jury at Phoenix, Arizona, returned a five count indictment against EMMETT DAWSON CONCHOLA, DOB 4/20/73, of Phoenix, AZ; PAMELA DAWN CONCHOLA, DOB 6/6/75, of Glendale, AZ; and, JOSEPH MARIO GRIEGO, III, DOB 4/9/78, of Phoenix, AZ..

The indictment alleges that defendants conspired to defraud Bank of America and commit fraud in connection with access devices, that is, credit cards. According to the indictment, it was a part of the conspiracy that the defendants would use PAMELA DAWN CONCHOLA'S position as a Credit Card Customer Service representative at Bank of America to obtain customer information and then use that customer information without lawful authority to make changes to the account, such as changing the account address, permitting additional individuals access to the account and so they could make charges against the account, and causing the issuance of new cards. The new cards would then be used, according to the indictment, to make purchases or cash withdrawals.

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The federal indictment charges all three defendants with violating Title 18 of the United States Code, Sections 371 (Conspiracy), 1344 (Bank Fraud), and 1029(a)() (Access device fraud). .

A conviction for Conspiracy and Access Device Fraud carries a maximum penalty of 10 year(s), a \$250,000 fine or both, and a conviction for Bank Fraud carries a maximum penalty of 30 years, a \$1,000,000 fine or both.

An indictment is simply the method by which a person is charged with criminal activity and raises no inference of guilt. An individual is presumed innocent until competent evidence is presented to a jury that establishes guilt beyond a reasonable doubt.

The investigation preceding the indictment was conducted by the United States Secret Service.

The prosecution is being handled by Daniel R. Drake, Assistant United States Attorney, District of Arizona, Phoenix, Arizona.

CASE NUMBER: CR-03-785-EHC
RELEASE NUMBER: 2003-133

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